



PATENT
85CF-00111

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. :
Serial No.: 09/745,821 : Art Unit: 3624
Filed: December 21, 2000 : Examiner: Daniel S. Felten
For: VALUATION PREDICTION :
MODELS IN SITUATIONS :
WITH MISSING INPUTS :

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I certify that the documents listed below:

- Transmittal (3 pgs., in duplicate)
- Amendment in Response to Office Action dated February 25, 2003 (6 pgs.)
- Submission of Marked Up Claims (2 pgs.)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

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05-08-03

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

:
: Art Unit: 3624
:
: Examiner: Daniel S. Felten
:
:

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TRANSMITTAL

1. Transmitted herewith is:
Amendment in Response to Office Action dated February 25, 2003; Submission of
Marked Up Claims; Certificate of Mailing by Express Mail

STATUS

2. Applicant
☐ claims small entity status.
☒ is other than a small entity.

CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. 1.8a)

I hereby certify that this correspondence is, on the date shown below, being:

MAILING

☒ deposited with the United States Postal Service
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Date: 5-6-03

FACSIMILE

Transmitted by facsimile to the Patent and
Trademark Office

Daniel M. Fitzgerald
Reg. No. 38,880

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) _____ Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
_____ first month	\$ 110.00	\$ 55.00
_____ second month	\$ 410.00	\$ 205.00
_____ third month	\$ 930.00	\$ 465.00
_____ fourth month	\$1,450.00	\$ 725.00
_____ fifth month	\$1,970.00	\$ 985.00

Fee: \$ _____

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

_____ An extension of _____ months has already been secured. The fee paid
therefor \$_____ is deducted from the total fee due for the total months
of extension now requested.

Extension fee due with this request \$ _____.

OR

- (b) ☒ Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1)		(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN SMALL ENTITY
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	ADDITIONAL RATE FEE	OR	ADDITIONAL RATE FEE
TOTAL		MINUS		=	x \$9 = \$		x \$18 = \$
INDEP.		MINUS		=	x \$42 = \$		x \$84 = \$
— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ \$130 = \$		+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$

- (a) ☒ No additional fee for Claims is required

OR

- (b) _____ Total additional fee for claims required \$

FEE PAYMENT

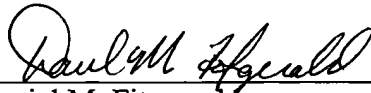
5. _____ Attached is a check in the sum of \$_____
- _____ Charge Deposit Account No. 01-2384 the sum of \$_____.
- A duplicate of this transmittal is attached.

FEE DEFICIENCY

6. ☒ If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

- ☒ If any additional fee for claims is required, charge Deposit Account No. 01-2384.
7. _____ Other:


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Examiner: Daniel S. Felten

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:

:

AMENDMENT

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In response to the Office Action dated February 25, 2003, please amend the above-identified patent application as follows:

IN THE CLAIMS

1. (twice amended) A method for predicting value of non-underwritten assets for which data representations are partial or incomplete, said method comprising the steps of:

sampling assets according to risk;

underwriting assets and recording valuations;

forming market value clusters;

utilizing a computer processor to build regression models for underwritten assets;

selecting the best models for the underwritten assets;

counting a number of times the models are selected; and